

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Denise Eloyce Jones**

a/k/a Denise Sturdivant

S.S. No.: xxx-xx-5534

Mailing Address: PO Box 331, Vass, NC 28394-

**Case No. 10-81266**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on July 20, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 12, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET**  
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/8/10

Lastname-SS#: Jones-5534

**RETAIN COLLATERAL & PAY DIRECT TO SBI PLAN**

Creditor Name	Sch D #	Description of Collateral
Moore County Taxes		Mobile Home & Lot

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral
None	

**ARRIARAGE CLAIMS**

Creditor Name	Sch D #	Arrearage Amount	(See 1)
Moore County Taxes			**
			**
			**
			**
American General	1	\$2,743	**
			**
			**

**REJECTED SECURED CONTRACTS/LEASES**

Creditor Name	Description of Collateral
None	

**FILED ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
American General	1	\$687	N/A	n/a	\$687.00	Mobile Home and Land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

**SID SECURED DEBTS < FMV**

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	2		5.00			
			5.00			
			5.00			
			5.00			

**SID SECURED DEBTS > 100%**

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
American General	2	\$12,868	5.00	\$129	\$265.67	2007 Dodge Caliber
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)	Amount	
Law Offices of John T. Orcutt, P.C.	\$2,600	
SECURED TAXES	Secured Amt	
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS	Amount	
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. Rate	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON PRIORITY UNSECURED	Amount	
DMI=	None(\$0)	None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **\$1,094** per month for **60** months, then  
\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **5.60** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LJOJO

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

Internal Revenue Service (ED)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Doctor's Vision Center  
160 Hollow Road  
Pinehurst, NC 28374

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Elite Financial Services  
PO Box 18508  
Kansas City, MO 64133

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Absolute Collection Service  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

Emergency Physicians  
Post Office Box 8160  
Philadelphia, PA 19101

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Accounts Receivable Management, Inc  
Post Office Box 129  
Thorofare, NJ 08086-0129

First Health  
Moore Regional Hospital  
Post Office Box 580484  
Charlotte, NC 28258-0484

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

AIS, LLC  
50 California Street  
Suite 1500  
San Francisco, CA 94111

First Health  
PO Box 3000  
Pinehurst, NC 28374

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

American General Financial Services  
1725 S US Hwy 15 501 STE D  
Southern Pines, NC 28387-5175

First Premier Bank  
3820 North Louise Avenue  
Sioux Falls, SD 57107-0145

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Anderson Crenshaw  
6116 Central Exp  
Suite 1090  
Dallas, IA 52061

First Savings Credit Card  
500 E. 60th St.  
Sioux Falls, SD 57104

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

APX ALARM  
5132 North 300 West  
Provo, UT 84604

IC Systems  
Post Office Box 64378  
Saint Paul, MN 55164-4378

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Cashcall  
1920 Main Street  
Suite 400  
Irvine, CA 92614

Internal Revenue Service  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Interstate Credit Collections  
711 Coliseum Plaza Court  
Winston Salem, NC 27106

Pinehurst Hip and Knee  
Pinehurst Commons  
Pinehurst, NC 28374

Mack W Jones Jr  
Address Unknown

Pinehurst Surgical Clinic  
35 Memorial Drive  
Pinehurst, NC 28374

Mack W Jones, Jr  
Address Unknown

Pinehurst Surgical Clinic, PA  
Post Office Box 2000  
Pinehurst, NC 28374-2000

Midnight Velvet  
1112 7th Avenue  
Monroe, WI 53566-1364

Sandpoint Capital LLC  
Edith Solomon Building  
Post Office Box 636  
Charleston, Nevis, West Indies

Moore County Tax Collector  
Post Office Box 428  
Carthage, NC 28327-0428

Stern and Associates. PA  
415 North Edgeworth Street  
Suite #210  
Greensboro, NC 27401

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

The Law Offices of John T. Orcutt, P.C.  
6616-203 Six Forks Road  
Raleigh, NC 27615

North Carolina Dept of Revenue  
Post Office Box 1168  
Raleigh, NC 27602-1168

The Surgical Clinic  
5 First Village Drive  
Pinehurst, NC

North Carolina Employment Security  
Commission  
Post Office Box 26504  
Raleigh, NC 27611

US Attorney's Office  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Online Information  
PO Box 1489  
Winterville, NC 28590

## **CERTIFICATE OF SERVICE**

I, Jay Ballentine, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Jay Ballentine  
Jay Ballentine